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RULES

FOR

DISTRICT SAVINGS BANKS.

(REVISED.)

1874.

CALCUTTA:
OFFICE OF THE SUPERINTENDENT OF GOVERNMENT PRINTING,
1874.

CALCUTTA:

PRINTED BY THE SUPERINTENDENT OF GOVERNMENT PRINTING,
8, HASTINGS STREET.

3554

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GENERAL RULES

FOR

DISTRICT SAVINGS BANKS.

1. The Governor General in Council has determined to establish District Savings Banks in connection with such District Civil Treasuries as may be selected by the local Governments and Administrations.

2. All classes may deposit money under these Rules in District Savings Banks.

3. On the opening of a District Savings Bank in any district, the District Treasury will cease to receive deposits on account of the existing Government Savings Banks established at Calcutta, Madras, and Bombay, except from unattached non-commissioned officers and soldiers.

4. The repayment of the exact sum deposited with interest is secured to the depositor under guarantee of the Government of India.

5. No account will be opened on deposit of a less sum than one Rupee, and no person will be allowed to deposit more than Rs. 500 in one year.*

6. Interest at the rate of $3\frac{3}{4}$ per cent. will be allowed on deposits until further notice.

7. No reduction in the rate of interest will be made, except after six months' notice in the *Government Gazette.*

8. Interest will be calculated on money in deposit from the first day of the month succeeding that of deposit, and up to the last day of the month preceding that in which it is withdrawn.

* The latter part of this rule is to be read literally. No allowance will be made for withdrawals.

9. In calculating interest, one anna will be taken as the interest for one month on every twenty Rupees of the amount entitled to bear interest, and for broken sums below twenty Rupees the following Table will be used:—

Principal.			Interest.			Principal.			Interest.		
Rs.	As.	P.	Rs.	As.	P.	Rs.	As.	P.	Rs.	As.	P.
1	10	8	0	0	1	11	10	8	0	0	7
3	5	4	0	0	2	13	5	4	0	0	8
5	0	0	0	0	3	15	0	0	0	0	9
6	10	8	0	0	4	16	10	8	0	0	10
8	5	4	0	0	5	18	5	4	0	0	11
10	0	0	0	0	6	20	0	0	0	1	0

Example:—Required interest for one month on Rs. 134-6-10

	Rs.	As.	P.				Rs.	As.	P.
Interest on ...	120	0	0	...	...	...	0	6	0
„ ...	14	6	10	...	...	...	0	0	8
TOTAL ...	134	6	10			TOTAL ...	0	6	8

10. The account of each depositor will be closed on 31st March of each year, and interest due at that date will be carried to account, thenceforward to accumulate at compound yearly interest.

11. When the principal and interest at credit of any depositor shall amount to Rs. 3,000, interest will cease, and no further deposit will be received.

12. Every depositor will be supplied with a Pass Book, in which the Officer in charge of the Treasury will give an acknowledgment for every sum deposited. The Pass Book must be produced on every occasion of the deposit and withdrawal of money, and the Government will not recognize responsibility unless the depositor obtain a receipt in the Pass Book.

13. The personal attendance of depositors for the transaction of business will be generally insisted on: the Rules of District Banks on this head can be learnt on application at the Collectors' Treasuries. The Banks will

remain open on every Monday* for the transaction of business.

14. The Collector of the District will be *ex-officio* Secretary of any Government Savings Bank established within his District, and will be empowered, under Act V of 1873, in the case of a depositor dying and leaving a sum in the District Savings Bank not exceeding Rs. 1,000, to pay the same to any person or persons who shall appear to him to be entitled to receive payment in the manner and subject to the conditions laid down in the said Act.

15. In the case of deposits in excess of Rs. 1,000, payment will be made to the representatives of deceased depositors under the provisions of the law in force from time to time for the regulation of succession to the estates of deceased persons.

16. All deposits made in District Savings Banks are received subject to any rules for the management of such Banks, which may be issued from time to time with the approval of the Governor General in Council.

17. ORDERED, that the foregoing, together with the Rules for the guidance of Collectors, be published in the *Gazette of India;* and be communicated to the several local Governments and Administrations, to the Comptroller General, and to the several Accountants General and Deputy Accountants General in independent charge.

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*Any other day of the week may be fixed, if more convenient.

RULES

FOR THE

GUIDANCE OF COLLECTORS.

1. Where a District Savings Bank has been established, the local Treasury will cease to receive deposits on account of the Government Savings Bank at the Presidency; except from unattached non-commissioned officers and soldiers, whose deposits may be dealt with, as heretofore, in accordance with the provisions in paragraphs 86 to 88 & 92 & 93 of the Regulations for Military Savings Banks, reprinted for reference at page 29.

2. The business of the District Savings Bank will be conducted by the Officer in charge of the Treasury.

3. Where such a course is thought desirable, a Committee, to be nominated by the Commissioner of the Division, may be appointed to aid in the management and supervision of the affairs of the Bank.

4. The Collector, or the Committee where there is one, may frame general Rules relating to the business of the Bank.

5. Such Rules must contain nothing inconsistent with the general directions now given, and a copy of the Rules must be sent for approval to the Accountant General of the Presidency or Province; and in the case of Bengal, North-Western Provinces, Punjab, Central Provinces, Oudh, British Burmah, and Berar, a second copy must be sent to the Comptroller General.

6. Every District Savings Bank must be open for business on Monday* of every week, and on each occasion on which the Bank is required to be open under this Rule; the time allowed for business must be not less than an hour.

* Any other day may be fixed if more convenient.

7. Where there is a Committee, the Committee should be present at the hour of business on one fixed day in each month.

8. An acknowledgment will be given in the Pass Book signed by the Savings Bank Clerk, and countersigned by the Treasury Officer, for every sum deposited. Fractions of a rupee should not be received in deposit in any of the Savings Banks.

9. On every occasion of a withdrawal, the depositor will be required to produce his Pass Book and to sign the Payment Sheet (Form IV).*

10. In cases in which the personal attendance of a depositor is dispensed with, he will be required to send a cheque on a form supplied by the Bank for the amount withdrawn, and the person who actually receives payment will sign the Payment Sheet.

11. The net amount of the day's receipts must be paid into the Treasury the same day, if practicable, otherwise on the following morning.

12. Should it be necessary to draw money from the Treasury to meet applications for the withdrawal of deposits, the amount required should be drawn on an *interim* receipt, and at the close of business the balance should be returned, and a final receipt given for the exact net amount of the day's payments.

13. *Accounts, &c.*—The Savings Bank Clerk will enter all receipts and payments of deposits at the time of their occurrence in the Journals of receipts and payments.

Forms I and II.

14. The same particulars are to be entered in separate sheets for transmission by the same day's Post to the Central Office.

Forms III and IV.

* Attachment by a competent court will form an exception to this Rule.

Form V.

15. The Form of Ledger will be supplied in printed sheets.

16. The ledgers must be posted as soon as practicable after each occasion that the Bank has been open for business.

17. At the end of each month a Statement (Form VI*a*) must be sent to the Central Office, showing the receipts and payments of each open day, and the payments to, and receipts from, the Treasury.

18. As soon as practicable after the close of each year, a Statement (Form VII) must be sent to the Central Office, showing the *state* of each depositor's account, *viz.*—

Balance at the beginning of the year.
Deposits during the year.
Interest allowed.
Total.
Withdrawals.
Balance at the close of the year.

19. Interest is to be credited to the depositor's account annually, as provided for in the specimen Form of Ledger, (page 26).

20. Attention must be paid to the method of calculating interest, which calculation is to be made monthly by means of the "interest account" in the ledger.

21. In the column headed "Principal" must be entered against the month of April, the amount of the opening balance for the year, minus withdrawals during the month.

22. Against May the amount will be that for April, plus deposits, if any, made during April, minus withdrawals during May, and so on for subsequent months.*

23. The interest column will be filled up with the help of the Interest Table; the manner of doing this will be sufficiently apparent from the specimen form (page 26).

* In the case, which will be of comparatively rare occurrence, of deposits made in one month being withdrawn in whole or in part in the same month, the entry in column "Principal" will be made as though so much less had been deposited.—See specimen entries in Form V against January and February. Rs. 10 withdrawn in January is not deducted in the amount set against that month in column "Principal," and net amount deposited only is added in February.

24. When accounts are closed in the course of the year, interest to the end of the preceding month is to be credited to the account, and paid to the depositor with the principal. Otherwise no payment on account of interest for the *current year* should be made *within* it.

25. The fact of an account having been closed must be noted on the Withdrawal Sheet (Form IV), and the Pass Book must be surrendered.

26. Recoveries of over-payments must be passed through the journal and ledger and the weekly statement of receipts (Form III).

27. When payment is made of the deposit belonging to the estate of a depositor deceased, the Payment Sheet must be supported by a certificate from the Secretary, setting forth that probate of the deceased's will, or letters of administration to his or her estate, or a certificate granted under Act XXVII of 1860 (see Form 14, page 28), in favour of the actual payee, has been produced before him, or else a certificate prepared under Section 4 of Act V of 1873 (the Savings Bank Act) in the form annexed (Form 14*a*, page 28).

28. When a female depositor changes her name on marriage, the name must be altered in the ledger under the initials of the Secretary, and a fresh card, signed with the new name, be sent to Head Office for record, a note being made on the reverse (signed by the Secretary) of the reason for so doing.

29. No charge on account of interest is to be made in the Collector's accounts, which will show only the amounts received from, or paid to, the Bank.

30. The personal attendance of depositors at the place appointed for the receipt of deposits, which place need not necessarily be at any public Office, is generally necessary.

31. Individuals or Committees may, however, with the approval of the Collector, act as agents for the collection of deposits. Where there is any such system of collection, the agent must send in each depositor's Pass Book with the amount collected, and the Government will not acknowledge any responsibility for deposits until the same have been paid

into the Bank and acknowledged by the Clerk and the Treasury Officer in the Pass Book, as already provided.

32. Collectors will apply to the Comptroller General or the Accountant General, Madras or Bombay, for the forms required for the Savings Bank, and for any further instructions which may be necessary.

33. Security deposits lodged with Government officers will be received on the following terms: the money will be received directly from the person depositing it, and the account will be opened in his name; he will be required to sign a letter (Form 15) addressed to the Secretary to the District Savings Bank, undertaking not to make any claim on the Bank for the principal of the sum deposited, except with the express written sanction of the Government officer; not to object to the payment by the Bank to the Government officer upon his claiming it, and not to make any claim for the interest after such officer shall have revoked the authority to him to receive it.

34. Speaking generally, no person should be permitted to open more than one account in his own name. This rule, however, is not intended to debar persons from opening one or more accounts in their official, as distinct from their private, capacities, provided the accounts opened in the official capacity are entirely for official and not private funds.

35. No person should be permitted to resort to the District Savings Bank as a place for the deposit of a floating balance, on which he will operate constantly by depositing and withdrawing money. The Secretary has full discretion to close such accounts.

36. There is no objection to an account being opened with a District Savings Bank in the name of a corporation or committee, provided that it be notified at the time what officer by name may draw upon the account, and by whom such officer is appointed, any change in the name of the incumbent being regularly notified to the Bank; and further,

that the restrictions applicable to single depositors are observed, *viz.*, that not more than Rs. 500 are deposited in one year or Rs. 3,000 in all, and that the Bank is not made a convenience for keeping a current account. If, however, it is desired to have a larger account, the orders of the Head Office should be applied for, with full particulars as to the character of the account.

37. Special accounts may be allowed to benevolent institutions or to *quasi* public associations, provided that the funds are of a cumulative character, and that it is not intended to employ the Bank for the custody of mere floating deposits.

38. The mode of accounting for interest passed by the Head Office on the annual statement of depositors' balances (Form VII) is as follows: the total amount of interest is to be added in a lump sum to the balance of the preceding year in the Deposit Journal; also, of course, individually in each depositor's account; but it should not be shown in either the weekly (Form III) or monthly (Form VI*a*) statements submitted to the Head Office.

39. It must be borne in mind that this interest, at the commencement of the new official year, becomes a part of principal, and hence no payment should be shown in column "Interest on closed accounts" in Form IV, unless, besides repaying the original deposits and interest for past years, there is also interest paid for a portion of the current year; in short, the column is only intended for the interest of the current year which has not yet been added to principal.

40. Transfers of accounts from one District Savings Bank to another, and from the District to the Presidency Savings Bank and *vice versâ*, are permitted under the following conditions:—

(*a*.)—The application must, as a rule, be made by the depositor in person.

(*b.*)—He will be required to surrender his Pass Book, and to sign the Withdrawal Sheet (or other document in the case of transfer from Presidency to District Savings Bank) as a receipt for the whole of his balance, including interest to the end of the preceding month, as provided in clause 24.

(*c.*)—A remittance transfer receipt for the amount of deposit, inclusive of interest for the current year, should then be obtained on the Treasury to which the transfer is applied for, and forwarded thereto with Form No. 16, at foot of which the signature of the depositor should be obtained for identification at the receiving Bank.

(*d.*)—On receipt of the remittance, and on the depositor appearing personally, the receiving Bank should open an account in his name, in the usual manner, on the payment of a fee of one rupee for a new Pass Book.

41. All such transfers should be treated exactly like closed accounts, the columns in the Withdrawal Sheet (Form No. IV) being filled up in the same way. The interest for the current year should be separately entered in the column "Interest paid on closed accounts" and also included in the column "Amount withdrawn," the fact of the transfer, with the name of the Bank to which the account is transferred, being noted at foot of the statement. At the Bank to which the transfer has been made, no interest should be allowed for the current month, under the rule applicable to a new account, but the amount of deposits so transferred should be excluded in calculating the limit of Rs. 500 assigned by Government for deposits made in one official year.

42. In the Savings Bank Forms and Accounts should be entered only receipts and repayments on account of deposits; other items, such as sale proceeds of Bank Pass Books to depositors who require new books, being noted separately at foot of Form 3 below the Total. Such items should also be paid distinctly into the Treasury for credit to Government (XVIII, Miscellaneous), and not be mixed up with the Savings Bank Accounts.

43. On first opening an account the Pass Book is given without charge, but a fee of one rupee is charged for a new Pass Book in the following cases :—

(1.) When the account is opened by transfer from another Bank.

(2.) When an account having been closed, the depositor opens a second account within the year.

(3.) When the old Pass Book has been lost or so soiled or injured in the depositor's possession as to require renewal.

44. The limit of Rs. 500 for a single deposit or within one year, may be exceeded only in the following cases :—

(1.) A security deposit with a Government officer (para. 33).

(2.) A benevolent or *quasi* public institution (para. 37).

(3.) A transfer from another Bank (para. 40).

In each case the reason for allowing it must be explained on the weekly statement of deposits. Deposits exceeding Rs. 3,000 are never allowed, except under special orders.

45. Persons depositing money on behalf of a minor should be warned that such money cannot be withdrawn during the owner's minority except by a legally appointed guardian. If it is desired that the minor shall be able to withdraw the money, he must deposit it himself.

46. When money is deposited *by another person on behalf of* a minor, the following words should be added to the notice printed at the end of the Pass Book :—

"Deposits are repayable only to the properly constituted guardian of the minor during his minority."

INSTRUCTIONS FOR THE USE OF THE FORMS.

1. When an account is opened, the depositor's name, occupation, and residence, must be entered in the Depositors' Book and on the Index Card in a clear hand: when a depositor can write, his signature should be taken on the Index Card.

2. In filling up the Index Card, the following Rules must be observed:—

(*a.*)—In the case of the names of Europeans or East Indians, the surname is to be written first in a large hand, and after it the Christian name or names or prænomen in a smaller hand, thus—

Vilkins, James.

(*b.*)—In Hindoo names the personal name will be written first, and the tribal name or such personal or family addition, as Biswas, Sirkar, Haldar, or the like, written last as in ordinary usage.

(*c.*)—In Musulman names the ordinary prefixes Shaikh, Syed, Moulavie, should be written small, thus—

Syed Abbas Ali.

3. When accounts are opened by persons employed at a distance from their homes, their family as well as their temporary residence should be entered on the Index Card. The Index Card must accompany the Statement of deposits for the day when the first deposit is made.

4. These cards will be sorted and kept in the Head Office in strict alphabetical order, to serve as an index to the accountsof depositors: a similar arrangement can, if it is thought desirable, be followed for the District Bank; but if

preferred, a Ledger Index Book in the ordinary form can be used.

5. The name of a depositor, when first written in the Depositors' Book and on the Index Card, may be spelt in any form which is thought best; this spelling must, however, be strictly followed thereafter in all Statements of deposits and other Returns. It is not essential that the names of different persons bearing the same name should be spelt in the same way.

6. In the case of native depositors who sign in English, the spelling which they ordinarily use should be followed.

7. If, in the case of native depositors, the name of the father is added on the Index Card and in the Ledger heading of the depositor's account, such addition need not be made in the Deposit Lists.

8. The amount tendered for deposit having been received, should be entered in the receipt Journal and in the Depositors' Book: the Book must be signed by the Treasury Officer after comparison with the Journal and delivered to the depositor.

9. The amount should be entered in the Depositors' Book in words as well as figures, the balance being struck after each deposit or withdrawal as in the specimen below:—

Date.	Deposited or withdrawn.		Amount.			Signature.
1870.		*	Rs.	A.	P.	†
Aug. 1	Depd. Ten	P. C. D.	10	0	0	A. B.
„ 15	Depd. Twenty-five	P. C. D.	25	0	0	A. B.
			35	0	0	
„ 29	Depd. One	P. C. D.	1	0	0	A. B.
			36	0	0	
Sept. 12	Withn. Twenty	P. C. D.	20	0	0	A. B.
			16	0	0	

* Initials of Clerk. † Initials of Treasury Officer.

10. When a depositor wishes to withdraw money, he should fill in a slip containing these particulars only—

No._____

Received_____

*Date*_____

_____ *Signature.*

11. This slip will be handed in with his Deposit Book; the necessary entries will be made in the Journal of withdrawals and in the corresponding list which will be handed to him for signature. A stamp must be affixed if the amount withdrawn exceeds Rs. 20.

12. Reference will then be made to his Ledger Account, and the withdrawal entered in his Book and attested by the Treasury Officer, who should, when signing the Book, tick off the entry in the Journal and hand the Book with the money to the depositor.

13. It is desirable that the officer attesting Depositors' Books should take the opportunity of satisfying himself (by reference to the Ledger) in some cases every day that the Ledger is properly kept, and that the balances in the Ledger and in the Depositors' Books agree.

14. When depositors are allowed to withdraw money without being required to attend personally, the Pass Book must be sent with a cheque obtained from the Bank and filled up with the name of the person who will sign the Withdrawal List.

15. All such cheques must be on the form supplied by the Bank.

16. Before a form of cheque is delivered to a depositor or to his representative, the depositor's number must be entered on the cheque.

17. A translation of the form in the vernacular of the district can be printed locally on the blank space at foot of the cheque.

18. When cheques are drawn in the vernacular, the name of the payee and the amount must be entered on the cheque in English by the Bank Clerk.

19. The cheques of depositors must accompany the Lists of Payments sent to the Head Office.

20. Collecting Agents may be recognized in certain cases where it is thought desirable by the Collector or Committee of Management. Such Agents will sometimes represent voluntary associations, as, for example, a mechanics' institute connected with a Railway Company, and having its own machinery for collection of deposits from individual members; another instance may be that of a Missionary collecting for a body of persons.

21. Wherever such agency is recognized, it should be a rule that a List of Deposits made through the Agent, together with the Pass Book for each depositor, should be furnished to the Bank in sufficient time before the ordinary hour at which the Bank is opened for business for the Clerk to enter the deposits in the Deposit Lists, and it should be clearly understood that the Bank is in no way responsible for deposits until they have been actually paid into the Bank and regularly acknowledged in the Depositors' Books.

22. All communications with the Head Office should be addressed as follows :—

Savings Bank. On Her Majesty's Service.

105.

The

COMPTROLLER GENERAL,

CALCUTTA.

Officer in charge of Treasury.

the words Savings Bank with the number of the Bank below them being always placed in the upper left hand corner of the cover.

23. Form I.—The total of this Book should be regularly carried forward; at the end of the year space should be left, and the interest, after having been passed by the Head Office, should be added to the deposits, and the balance struck by subtracting the total of withdrawals, and carried forward to the next year.

24. Form II.—The total of this should be carried forward to the end of each year—the column added to this form and to Form IV, headed "Interest paid on closed accounts," requires attention. When an account is closed, interest is to be paid to the depositor to the end of the preceding month, and the whole amount repaid is to be entered in the column "Amount withdrawn." As, however, the interest so paid, although it will be credited to the individual depositor's account, will not be entered in Form I, the Journal of receipts, till the end of the year, it is necessary to keep a record of interest so paid, in order to ascertain the true amount of deposits at any time in the course of the year, and for this purpose such interest will be entered separately in the column provided for it, and regularly carried forward to the end of the year. Form III should be written up at the same time as Form I, so as to admit of its despatch by the first post after each occasion that the Bank is open. When no business is transacted, a blank return in Form III should be sent.

25. Form V.—The Bank will only be open for business one day in each week, or not more than five times in one month; the sums deposited or withdrawn will be entered in one of the inner columns, and carried out into the amount column after the last day of business in the month. In small Banks where the depositors are not numerous, the entries in the Ledger can be made during the hour of business, leaving

nothing to be done till the Bank opens again in the following week.

26. At the end of every month, the Savings Bank Clerk must go through the Ledger and fill up the "Principal" and "Interest" columns of every open account.

27. The method of filling up the column "Principal" is explained in the Rules for the guidance of Collectors; if any difficulty is experienced as to the manner of filling up this column, an account should be sent on one of the spare Ledger Forms (Form V*a*) to the Head Office for instructions; care must be taken that the Clerk thoroughly understands this point, as the accuracy of the interest calculation is dependent on the correctness of the amount in the "Principal" column.

28. Interest, though added annually to principal, will be calculated monthly; the rule for calculation, with an Interest Table, is given in the General Rules (Rule 9). A little attention, however, will show that a reference to the table is not necessary, as the interest can always be readily determined on inspection.

29. For each score 1 anna is to be taken; for each 5 Rupees above an even score 1 pice is to be taken, with 1 pie in addition if the remainder amounts to Rs. 1-10-8, and 2 pies if it amounts to Rs. 3-5-4. Thus, if the principal is Rs. 728-12, the interest will be on 720, or 36 scores, 36 annas, or Rs. 2-4, which can be set down at once; then for the pies, 1 pice or 3 pies should be taken on 5 Rupees of the balance, and 2 pies on the remainder, Rs. 3-12, or in all 5 pies.

30. Spare forms of the Ledger (Form V*a*) are supplied printed on common paper, in order that copies of any particular accounts may, if discrepancies should occur, not otherwise readily traceable, be sent to the Head Office for verification.

31. At the end of the year each open account will be closed, by making a total of the deposits without the opening

balance, entering thereunder the interest for the year, and then adding together the opening balance, deposits and interest, and on the other side totalling the withdrawals and balancing the account by the addition of the closing balance.

32. The Ledger is intended to last for three years, the account of each depositor for the three years for which the Ledger runs being kept on one page; when this is done, the name and address need not be repeated in the heading of the account for the second and third years.

33. New accounts opened in the third year, for which the Ledger runs can follow one another continuously three accounts on each page; if the Ledger is full, additional accounts can be opened at foot of those pages containing accounts commenced in the second year.

34. Accounts will be arranged in the Ledger according to depositors' numbers.

35. Form VI requires no remark.

36. Form VII should be prepared early in the year from the Ledger as to columns for number and name of depositor and opening balance, and should be completed as soon as possible after the close of the year; the columns for opening balance, deposits and withdrawals, should be proved with the Journal. This form will, after examination and approval in the Head Office, be returned to the district with an order allowing the interest claimed, which will thereupon be entered in the Journal of receipts.

37. Very active measures must be taken towards the close of the year to complete the interest calculations, as no interest is allowed on deposits made in March; the principal and interest for March (subject only to correction in respect of withdrawals in March) can, immediately after the last business day in February, be entered in pencil, and the interest totalled in pencil. In posting withdrawals in March, any of these calculations would, if necessary, be altered.

38. If this be done, it is not probable that there will be any difficulty in closing the accounts of all depositors in the interval between the last business day in March and the first in April; if possible, this should always be done, and the interest for the past year written in the Depositor's Book and added to his balance on the first occasion of his presenting his Book after the commencement of the new year.

39. Where the hour fixed for Savings Bank business is after the ordinary Treasury business has closed, a certain sum must be held available to meet probable withdrawals. The balance remaining after the close of the Savings Bank business must be placed in security in the Treasury, and the net amount received or paid brought to account the next morning.

40. The place for the receipt of deposits need not necessarily be at the Collector's Office; it may sometimes be more convenient that the Bank should be opened for an hour after the ordinary business hours at the Government School or other suitable building.

41. The classification of depositors for statistical purposes will be made in the Head Office from the occupation, as stated on the Index Cards.

42. The following is a sketch of the arrangement that will be observed :—

CLASS I.—PROFESSIONAL.

(*a.*)—*Having fixed Incomes.*

Clerks and superior Government Servants.
Clerks in private employ.
Ministers of Religion.
Persons engaged in education.

(*b.*)—*Having variable Incomes.*

Legal.
Medical.
Engineering, &c., &c.

CLASS II.—DOMESTIC.—*Including persons in unskilled employment on fixed wages.*

Household servants.
Policemen.
Railway employés, not coming in Class I or V.
Menial servants, other than household servants.
Soldiers.

CLASS III.—COMMERCIAL.

All persons engaged in Commerce or Trade not receiving fixed salary or wages.

CLASS IV.—AGRICULTURAL.

Cultivators and others (not having fixed incomes) deriving support direct from agriculture.

CLASS V.—INDUSTRIAL.

Artisans and Handicraftsmen of all classes.
Cartmen.
Boatmen.
Fishermen.
Washermen.
Barbers.
Nurses.
Laborers, &c.

CLASS VI.—INDEFINITE OR NON-PRODUCTIVE.

Persons living on rent of land, houses, shops.
Other persons of independent means.
Pensioners.
Minors.
Married women.
Unmarried women.
Widows.

43. All persons in the service or pay of Government should be distinguished by the word Government following that descriptive of their occupation.

LIST OF FORMS.

FORM I.—RECEIPT JOURNAL } These with Form 6* contained in one book called "Deposit Journal."

" II.—WITHDRAWAL JOURNAL }

" III.—DEPOSIT LIST.

" IV.—WITHDRAWAL LIST.

" V.—LEDGER.

" V*a*.—DITTO (*Spare Form*).

" VI.—*Monthly Abstract.**

" VI*a*.—*Ditto ditto* (Form submitted to Head Office).

" VII.—ANNUAL STATEMENT.

" VIII.—DEPOSITORS' BOOK.

" IX.—INDEX CARD.

" X.—CHEQUE.

" XI.—ENVELOPES.

" XII.—INDENT FOR FORMS.

" XIII.—NIL RETURN.

" XIV.—CERTIFICATES (DECEASED DEPOSITORS' ACT V OF 1873, SECTION 4).

" XIV*a*.—DITTO (ACT V OF 1873, SECTION 8).

" XV.—LETTER OF AGREEMENT.

" XVI.—TRANSFER OF ACCOUNT.

3554

District Savings Bank

FORM I.

DISTRICT SAVINGS BANK.

No. of Bank

Journal of Deposits received.

Date.	Depositor's		Amount of deposit.	Daily total.
	Number.	Name.		

FORM II.

DISTRICT SAVINGS BANK.

No. of Bank

Journal of Deposits paid.

Date.	Depositor's Number	Depositor's Name.	Amount withdrawn.	Daily total.	Interest paid (on *closed* accounts only).

District Savings Bank.

FORM III.

DISTRICT SAVINGS BANK.

No. of Bank

Statement of Receipts.

Date.	Depositor's No.	Depositor's Name.	Amount received.
		Total received ...	
		Total withdrawn ...	
		Amount {paid into / recd. from} Treasury...	

FORM IV.

DISTRICT SAVINGS BANK.

No. of Bank **List of Deposits withdrawn.** *Date* 187

NOTE.—When an account is closed, the whole amount paid, including interest, is to be entered in the column "Amount withdrawn," the interest (*of the current year only*) being at the same time entered separately in the adjoining column.*

Depositor's		Amount withdrawn.	* Interest paid on closed accounts.	Signature of depositor. (A receipt stamp should be affixed when the amount withdrawn exceeds Rs. 20.)
Number.	Name.			

For use in Head Office

Entered in day book 187 . by

Posted in district ledger by

„ depositor's

Total deposited in the Bank during the day

„ withdrawn from do. do.

Balance Treasury

*Here enter { *paid to* or received from. }

FORM V.

*Depositor's No.*_____ *District Bank No* _____ *Year* 187 -7

NAME.	RESIDENCE.	OCCUPATION.

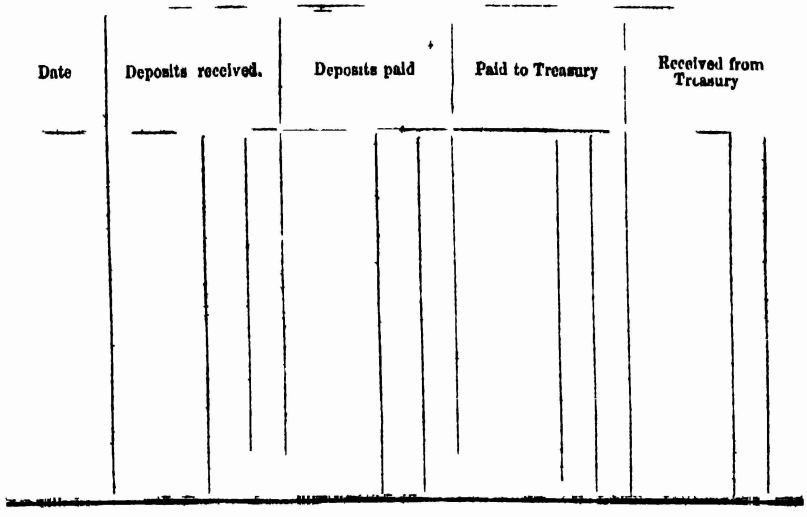
Month.	Deposits.	Total each Month. Rs.	A.	P.	Month.	Withdrawals.	Total each Month. Rs.	A.	P.	Principal. Rs.	A.	P.	Interest. Rs.	A.	P.
	Balance brought forward ...	103	6	10	April ...	... ...	..	...	...	103	6	10	0	5	2
April ...	3rd 1 0 0 | 10th 1 0 0 | 17th 2 0 0 | 24th 1 0 0 | ...	5	0	0	May ...	1st 3 0 0 | 8th 2 0 0 | 15th 3 0 0 | ... | 29th 7 0 0	15	0	0	93	6	10	0	4	8
May	... ...	...	...	...	June ...	... ...	..	...	...	93	6	10	0	4	8
June	5th 20 0 0 |	20	0	0	July ...	... ...	...	...	...	113	6	10	0	5	8
July	... | 10th 10 0 0 | ... ... | 31st 10 0 0	20	0	0	August ...	... ...	...	...	...	133	6	10	0	6	8
August ...	... ...	...	...	...	September ...	... ...	...	...	...	133	6	10	0	6	8
September ...	... ...	...	...	...	October ...	... ...	..	...	...	133	6	10	0	6	8
October ...	2nd 1 0 0 | ... | 16th 3 0 0 | 23rd 2 0 0 | 30th 4 0 0	10	0	0	November ...	6th 2 0 0 | ... | 20th 4 0 0 | 27th 6 0 0 | ...	12	0	0	131	6	10	0	6	6
November ...	... ...	...	...	...	December ...	... ...	..	...	...	131	6	10	0	6	6
December ...	... ...	...	...	...	January ...	... ... 29th 10 0 0	10	0	0	131	6	10	0	6	6
January ...	1st 9 0 0 | 8th 5 0 0 | 15th 9 0 0 | 22nd 5 0 0 | ...	28	0	0	February ...	... ...	...	...	...	149	6	10	0	7	5
February ...	... ...	...	...	...	March ..	... ...	...	...	..	149	6	10	0	7	5
March ...	... ...	...	...	...											
	TOTAL DEPOSITS DURING THE YEAR ...	93	0	0		TOTAL WITHDRAWALS ...	37	0	0	TOTAL INTEREST ...			4	10	6
	„ INTEREST ADDED TO PRINCIPAL ...	4	10	6		CLOSING BALANCE ...	154	1	4						
	„ INCLUDING BALANCE ...	191	1	4		TOTAL ...	191	1	4						

FORM VI.

No. of District Savings Bank.

_____ District Savings Bank

Statement of daily transactions for the month of 18

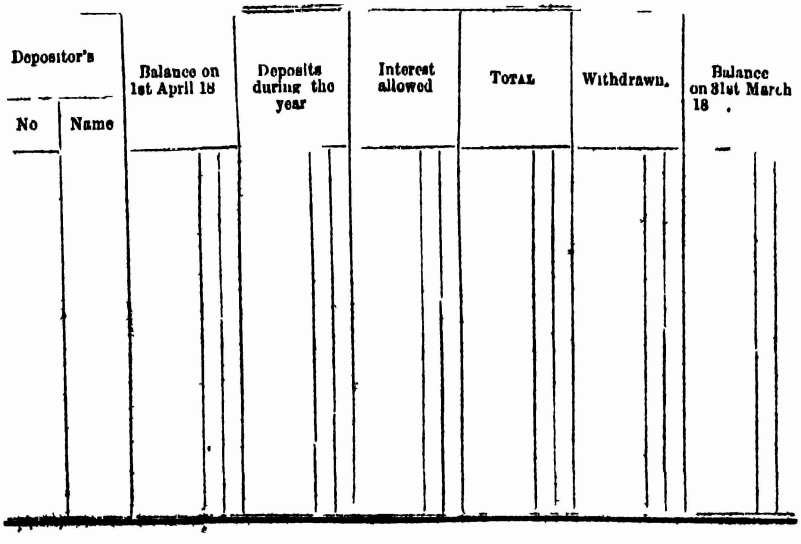


FORM VII.

No. of District Savings Bank.

_____ District Savings Bank

Annual Statement of Depositors' Balances 187 -7 .



FORM XIV.

* Name.

WHEREAS*

depositor No. in the Government Savings Bank at having died on the day of 187 , leaving therein the sum of

† His or her.

and Probate of† Will, or Letters of Administration of† effects or a Certificate under Act 27 of 1860, not having been produced to me within three months from the time of† death, I do hereby certify, pursuant to Act 5 of 1873, that‡

‡ Name.

§ Residence.

|| Here state relation to the deceased.

of§ the|| of the said deceased depositor has on before me proved† right to administer the effects of the said deceased, and I hereby direct the said sum of

¶If security is given, here write—*Security having been given by* for the due administration thereof.*

But if no security is taken, this blank will not be filled up.

to be paid to† accordingly¶

Dated this day of 187

* Him or her.

Secretary,

Government District Savings Bank.

The certificate to be granted under Section 8 of the Act shall run as follows:—

FORM XIV*a*.

WHEREAS (*name, residence, occupation*) _____ depositor No. in the Government Savings Bank at _____ is reported to have died on _____, and WHEREAS _____ of _____ setting forth that he has claimed Probate of the Will or Letters of Administration of the estate or Certificate under Act XXVII of 1860 (for facilitating the collection of debts on successions, &c.) has applied to me for a certificate under Section 8 of Act V of 1873 (The Government Savings Banks Act, 1873), I HEREBY certify that the amount of the deposit belonging to the estate of the said _____ is _____

Dated this _____ 187

Secretary or Manager of the Government Savings Bank.

Extract paras. 86 to 88 and 92 and 93 of the Regulations for Military Savings Bank.

86. Warrant Officers and Non-Commissioned Officers and Soldiers on detached employ are allowed to deposit their savings in the Government Savings Bank as Civil depositors, and such savings can be paid for deposit either direct into the nearest Civil Treasury or by deduction from a Pay Abstract through a Military Pay Master, who will remit the amount to the Civil Treasury accompanied by a statement showing the name of the depositor. The Treasury Officer will then remit each sum he receives either direct from a depositor or through a Military Pay Master by a Remittance Transfer Receipt to the Secretary to the Government Savings Bank, Bank of Bengal, who will return an acknowledgment for the satisfaction of the depositor.

Deposits of men on detached employ.

87. Each depositor will be furnished with a Savings Bank Pass Book, which he must send to the Civil Treasury Officer or to the Military Pay Master on each occasion he pays any sum for deposit, in order that such payment may be entered by the Receiving Officer.

Deposits how to be made.

88. Any sum not less than one rupee will be received in deposit.

Minimum limit.

92. A depositor wishing to withdraw either the whole or any portion of his deposits must draw a cheque or order for the amount on the Secretary to the Government Savings Bank, Bank of Bengal, and deliver it to the Treasury Officer if he has paid his deposit direct in the Civil Treasury. When the deposit has been made through a Military Pay Master, the cheque or order must be given to such Pay Master (in the case of men of the Local Infantry, Company, or Invalid Battalion, through their Commanding Officers) who after countersigning it will send it to the Civil Treasury Officer. The depositor's cheque on receipt in the Civil Treasury will be sent to the Secretary to the Government Savings Bank, who will return a remittance transfer receipt for the sum withdrawn in favor of the depositor, the amount of which will be paid either direct to the depositor, or through the Military Pay Master, as the case may require.

Deposits how to be drawn.

93. Every payment is to be entered by the Paying Officer in the Depositor's Bank Book.

ACT No. V OF 1873.

An Act to amend the Law relating to Government Savings Banks.

Preamble.

Whereas it is expedient to amend the Law relating to the payment of deposits in Government Savings Banks; It is hereby enacted as follows:—

Preliminary.

Short title.

1. This Act may be called "The Government Savings Banks Act, 1873:"

Local extent.

It extends to the whole of British India;

Commencement.

And it shall come into force on the passing thereof.

Repeal of Act XXVI of 1855.

2. Act No. XXVI of 1855 *(to facilitate the payment of small deposits in Government Savings Banks to the representatives of deceased depositors)* is hereby repealed.

Interpretation-clause

3. In this Act—

"Depositor."
"Deposit."

"Depositor" means a person by whom, or on whose behalf, money has been heretofore, or shall be hereafter, deposited in a Government Savings Bank; and "deposit" means money so deposited:

"Secretary."

"Secretary" includes every person empowered to manage a Government Savings Bank;

"Minor."

and "Minor" means a person who has not completed the age of eighteen years.

Deposits belonging to the Estates of deceased Persons.

Payment on death of depositor.

4. If a depositor dies, leaving in a Government Savings Bank a sum of money not exceeding one thousand rupees,

and if Probate of his Will or Letters of Administration of his estate, or a Certificate granted under Act No. XXVII of 1860 *(for facilitating the collection of debts on successions, and for the security of parties paying debts to the representatives of deceased persons)*, is not produced to the Secretary of such Bank within three months of the death of the said depositor,

the Secretary of such Bank may pay the said sum of money to any person appearing to him to be entitled to receive it, or to administer the estate of the deceased.

Payment to be a discharge.

5. Such payment shall be a full discharge from all further liability in respect of the money so paid:

Saving of right of executor.

But nothing herein contained precludes any executor or administrator, or other representative of the deceased, from recovering from the person receiving the same the amount remaining in his hands after deducting the amount of all debts or other demands lawfully paid or discharged by him in due course of administration.

Saving of right of creditor.

And any creditor or claimant against the estate of the deceased may recover his debt or claim out of the money paid under this Act, or the said Act No. XXVI of 1855, to any person, and remaining in his hands unadministered, in the same manner and to the same extent as if the latter had obtained Letters of Administration of the estate of the deceased.

Security for due administration.

6. The Secretary of any such Bank may take such security as he thinks necessary from any person to whom he pays any money under section four for the due administration of the money so paid,

and he may assign the said security to any person interested in such administration.

Power to administer oath.

7. For the purpose of ascertaining the right of the person claiming to be entitled as aforesaid, the Secretary of any such Bank may take evidence on oath or affirmation according to the law for the time being relating to oaths and affirmations.

Penalty for false statements.

Any person who, upon such oath or affirmation, makes any statement which is false, and which he either knows or believes to be false or does not believe to be true, shall be deemed guilty of an offence under section one hundred and ninety-three of the Indian Penal Code.

Deposit when excluded in computing Court Fees.

8. Where the amount of the deposit belonging to the estate of a deceased depositor does not exceed one thousand rupees, such amount shall be excluded in computing the fee chargeable, under the Court Fees' Act, 1870, on the Probate, or Letters of Administration, or Certificate (if any), granted in respect of his property:

Provided that the person claiming such Probate, or Letters or Certificate, shall exhibit to the Court authorized to grant the same a Certificate of the amount of the deposit in any Government Savings Bank belonging to the estate of the deceased. Such Certificate shall be signed by the Secretary of such Bank, and the Court shall receive it as evidence of the said amount.

Act not to apply to deposits belonging to estates of European soldiers or deserters.

9. Nothing hereinbefore contained applies to money belonging to the estate of any European officer, non-commissioned officer, or soldier dying in Her Majesty's service in India, or of any European who, at the time of his death, was a deserter from the said service.

Deposits belonging to Minors.

Payment of deposits to minor or guardian.

10. Any deposit made by, or on behalf of, any minor, may be paid to him personally, if he made the deposit, or to his guardian for his use, if the deposit was made by any person other than the minor, together with the interest accrued thereon.

The receipt of any minor or guardian, for money paid to him under this section, shall be a sufficient discharge therefor.

Legalization of like payments heretofore made.

11. All payments of deposits heretofore made to minors or their guardians by any Secretary of a Government Savings Bank shall be deemed to have been made in accordance with law.

Deposits belonging to Lunatics.

Payment of deposits belonging to lunatics.

12. If any depositor becomes insane or otherwise incapable of managing his affairs,

and if such insanity or incapacity is proved to the satisfaction of the Secretary of the Bank in which his deposit may be,

such Secretary may, from time to time, make payments out of the deposit to any proper person,

and the receipt of such person, for money paid under this section, shall be a sufficient discharge therefor.

Where a Committee or Manager of the depositor's estate has been duly appointed, nothing in this section authorizes

payments to any person other than such Committee or Manager.

Deposits made by Married Women.

Payment of married women's deposits.

13. Any deposit made by or on behalf of a married woman, or by or on behalf of a woman who afterwards marries, may be paid to her, whether or not the Indian Succession Act, 1865, section four, applies to her marriage; and her receipt for money paid to her under this section shall be a sufficient discharge therefor.

Rules.

Rules regulating Certificates under section 8, and payments under section 10, 12 or 13.

14. All Certificates under section eight, and all payments under section ten, section twelve or section thirteen, shall be respectively granted and made by the Secretary of the Bank, subject to such rules consistent with this Act as the Governor General in Council may, from time to time, prescribe.

(3713)

O. S. G. P.—No. 839 C. G.—20-6-74.—1,000.